

IN THE CLAIMS:

Please cancel Claims 305-543, without prejudice, and please add new Claims 544-781 as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-543 (Canceled).

Claim 544. (New) A computer-implemented method, comprising:

receiving a request for an employee benefit or a claim for an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit;

processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability

insurance information, and life insurance information, and at least one of vacation time information, personal time information, and sick time information;

generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 545. (New) The computer-implemented method of Claim 544, wherein the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit is provided.

Claim 546. (New) The computer-implemented method of Claim 544, further comprising:

providing the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit.

Claim 547. (New) The computer-implemented method of Claim 544, further comprising:

processing information regarding a registration for an employee benefit or a subscription to an employee benefit.

Claim 548. (New) The computer-implemented method of Claim 544, further comprising:

processing a request for a status of the request for an employee benefit or the claim for an employee benefit;

generating a second message in response to the request for a status of the request for an employee benefit or the claim for an employee benefit; and

transmitting the second message to the communication device.

Claim 549. (New) The computer-implemented method of Claim 544, further comprising:

processing information regarding a purchase of an enhanced employee benefit or an upgraded employee benefit.

Claim 550. (New) The computer-implemented method of Claim 544, further comprising:

processing information regarding a purchase of an employee benefit or a purchase of at least one of a good, a product, and a service, pursuant to an employee benefit.

Claim 551. (New) The computer-implemented method of Claim 544, further comprising:

processing information regarding a change to an employee benefit.

Claim 552. (New) The computer-implemented method of Claim 544, wherein the employee benefits information further comprises information regarding at least one of a pension benefit, a retirement benefit, an educational assistance benefit, a tuition reimbursement benefit, a credit union

benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 553. (New) The computer-implemented method of Claim 544, wherein the communication device is at least one of a personal computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, and a personal communication device.

Claim 554. (New) The computer-implemented method of Claim 544, wherein the communication device is a television or an interactive television.

Claim 555. (New) The computer-implemented method of Claim 544, wherein the communication device is a wireless device.

Claim 556. (New) The computer-implemented method of Claim 544, wherein the communication device is a kiosk.

Claim 557. (New) The computer-implemented method of Claim 544, wherein at least one of the request for an employee benefit or the claim for an employee benefit is transmitted on or over at least one of the Internet and the World Wide Web,

and the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 558. (New) The computer-implemented method of Claim 544, wherein the computer-implemented method is utilized on or over an intranet.

Claim 559. (New) The computer-implemented method of Claim 544, wherein the processing device is at least one of a network computer, a server computer, and an Internet server computer.

Claim 560. (New) The computer-implemented method of Claim 544, wherein the employee benefits information is automatically updated in real-time.

Claim 561. (New) The computer-implemented method of Claim 544, wherein the employee benefits information is associated with an employment relationship.

Claim 562. (New) The computer-implemented method of Claim 544, wherein the employee benefits information is associated with an independent contractor relationship.

Claim 563. (New) The computer-implemented method of Claim 544, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 564. (New) The computer-implemented method of Claim 544, further comprising:

processing information regarding a registration for a class or course or a request for a tuition reimbursement.

Claim 565. (New) The computer-implemented method of Claim 544, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a healthcare insurance claim, a purchase of a healthcare insurance benefit, a change in a healthcare insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 566. (New) The computer-implemented method of Claim 544, further comprising:

processing information regarding at least one of a placing of an order with a goods provider or a service provider, a registration with a goods provider or a service provider, a subscription to a goods provider or a service provider, and a status of a pending order.

Claim 567. (New) The computer-implemented method of Claim 544, further comprising:

providing information to an employer regarding a transaction between an employee and at least one of a healthcare insurance benefit provider, a disability insurance benefit provider, and a life insurance benefit provider.

Claim 568. (New) The computer-implemented method of Claim 544, wherein the processing device is linked to at least one of an employer computer, a healthcare insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefit provider computer, a



retirement benefit provider computer, and an employee discount provider computer.

Claim 569. (New) The computer-implemented method of Claim 544, further comprising:

processing information regarding at least one of accessing a credit union account balance or a bank account balance, authorizing or terminating a payroll deduction, ordering a check or checks, making a payment, stopping a payment, applying for a loan or a mortgage, purchasing a certificate of deposit or a bond, providing financial advice, providing information regarding a benefit offered by a credit union or a banking service provider, providing information regarding a special rate loan offered to an employee or employees, applying for a mortgage, purchasing at least one of a stock, a bond, and a mutual fund, providing a forecast for a savings account, providing information regarding a company stock purchase made through a company-sponsored plan, and providing information regarding a savings bond purchasing plan.

Claim 570. (New) The computer-implemented method of Claim 544, further comprising:

storing information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by a benefit provider, and information regarding a requirement for a benefit or a need for a benefit associated with an employer or an employee;

processing the information regarding the at least one of a benefit, a benefit package, and a benefit pricing, with the information regarding a requirement for a benefit or a need for a benefit;

identifying a benefit provider for providing at least one of a benefit and benefit information for the requirement for a benefit or for the need for a benefit;

generating a second message containing information regarding the benefit provider, wherein the second message contains information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider; and

transmitting the second message to the communication device.

Claim 571. (New) The computer-implemented method of Claim 544, further comprising:

receiving a request for employee benefit information;

processing the request for employee benefit information;

generating a second message in response to the request for employee benefit information; and

transmitting the second message to the communication device.

Claim 572. (New) The computer-implemented method of Claim 571, wherein the second message contains a link or a hyperlink to a computer associated with the processing device or to a computer associated with a benefit provider.

Claim 573. (New) The computer-implemented method of Claim 544, wherein the message contains information regarding a providing of a healthcare insurance benefit or a providing of a payment pursuant to a healthcare insurance benefit.

Claim 574. (New) The computer-implemented method of Claim 571, wherein the employee benefit information or the second message, contains information regarding at least one of a vacation time benefit, a personal time benefit, and a sick time benefit.

Claim 575. (New) The computer-implemented method of Claim 571, wherein the employee benefit information, or the second message, contains information regarding at least one of an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 576. (New) The computer-implemented method of Claim 544, wherein the message contains information regarding a providing of a disability insurance benefit or a providing of a payment pursuant to a disability insurance benefit.

Claim 577. (New) The computer-implemented method of Claim 544, wherein the message contains information regarding a providing of a life insurance benefit or a providing of a payment pursuant to a life insurance benefit.

Claim 578. (New) The computer-implemented method of Claim 544, wherein the message contains information regarding a providing of a vacation time benefit.

Claim 579. (New) The computer-implemented method of Claim 544, wherein the message contains information regarding a providing of a personal time benefit or a sick time benefit.

Claim 580. (New) The computer-implemented method of Claim 544, wherein the employee benefits information further comprises pension benefit information or retirement benefit information, and further wherein the message contains information regarding a providing of a pension benefit or a retirement benefit or a providing of a payment pursuant to a pension benefit or a retirement benefit.

Claim 581. (New) The computer-implemented method of Claim 571, wherein the employee benefit information or the second message contains information regarding at least one of an employee discount, a buying service, and a buying service which participates in an employee benefit program.

Claim 582. (New) The computer-implemented method of Claim 571, wherein the second message contains a link to a

computer associated with at least one of a healthcare insurance benefit provider, a disability insurance benefit provider, a life insurance benefit provider, a pension benefit provider, a retirement benefit provider, an employee discount benefit provider, and a buying service benefit provider.

Claim 583. (New) The computer-implemented method of Claim 544, wherein the employee benefits information further comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer.

Claim 584. (New) The computer-implemented method of Claim 544, wherein the employee benefits information further comprises information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 585. (New) The computer-implemented method of

Claim 544, further comprising:

processing information for pooling employees from different employers to obtain an employee benefit or employee benefits for the employees of the different employers.

Claim 586. (New) The computer-implemented method of Claim 544, further comprising:

providing information to an employer regarding a transaction between the employee and a benefit provider.

Claim 587. (New) The computer-implemented method of Claim 544, further comprising:

processing information for allowing an employee to utilize monies or credits provided by an employer to obtain an employee benefit from a benefit provider.

Claim 588. (New) The computer-implemented method of Claim 544, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to

create an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 589. (New) The computer-implemented method of Claim 544, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefit account, an activity regarding a benefit account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefit information, a payment to a deferred income savings account or a pension account, and a payment of a benefit claim.

Claim 590. (New) The computer-implemented method of Claim 544, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, at least one of to obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefit provider, to request a benefit or benefits information, to request a service, to purchase a good



or a service, to perform an action for or on behalf of at least one of the employee, the benefit beneficiary, an employer, a benefit administrator, and a benefit provider, to report a finding or an action taken, and to purchase a benefit.

Claim 591. (New) The computer-implemented method of Claim 544, further comprising:

transmitting at least one of a benefit request form, a benefit information request form, a claim submission form, and a claim status form, to the communication device.

Claim 592. (New) The computer-implemented method of Claim 544, wherein the employee benefits information further comprises at least one of stock option benefit information, employee stock ownership benefit information, and profit sharing benefit information, and further wherein the message contains information regarding a providing of at least one of a stock option benefit, an employee stock ownership benefit, and a profit sharing benefit.

Claim 593. (New) The computer-implemented method of Claim 544, wherein the employee benefits information further comprises at least one of credit union benefit information,

educational assistance benefit information, tuition reimbursement benefit information, employee discount benefit information, and buying service benefit information, and further wherein the message contains information regarding a providing of at least one of a credit union benefit, an educational assistance benefit, a tuition reimbursement benefit, an employee discount benefit, and a buying service benefit.

Claim 594. (New) The computer-implemented method of Claim 544, wherein the message is contained in or transmitted in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 595. (New) The computer-implemented method of Claim 544, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a

financial claim form, a goods order form or a service order form, and a benefit request form.

Claim 596. (New) The computer-implemented method of Claim 544, wherein the message is transmitted to the communication device in real-time.

Claim 597. (New) The computer-implemented method of Claim 544, further comprising:

effectuating a payment pursuant to an employee benefit in response to the request for an employee benefit or the claim for an employee benefit.

Claim 598. (New) The computer-implemented method of Claim 544, wherein the computer-implemented method is utilized on or over a cable television network.

Claim 599. (New) The computer-implemented method of Claim 544, wherein the request for an employee benefit or the claim for an employee benefit is transmitted from the communication device.

Claim 600. (New) The computer-implemented method of Claim 544, wherein the computer-implemented method is utilized on or over at least one of the Internet and the World Wide Web.

Claim 601. (New) A computer-implemented method, comprising:

receiving a request for an employee benefit or a claim for an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit;

processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, and sick time information;

generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein

the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 602. (New) The computer-implemented method of Claim 601, wherein the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit is provided.

Claim 603. (New) The computer-implemented method of Claim 601, further comprising:

providing the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit.

Claim 604. (New) The computer-implemented method of Claim 601, further comprising:

processing information regarding a registration for an employee benefit or a subscription to an employee benefit.

Claim 605. (New) The computer-implemented method of Claim 601, further comprising:

processing a request for a status of the request for an employee benefit or the claim for an employee benefit;

generating a second message in response to the request for a status of the request for an employee benefit or the claim for an employee benefit; and

transmitting the second message to the communication device.

Claim 606. (New) The computer-implemented method of Claim 601, further comprising:

processing information regarding a purchase of an enhanced employee benefit or an upgraded employee benefit.

Claim 607. (New) The computer-implemented method of Claim 601, further comprising:

processing information regarding a purchase of an employee benefit or a purchase of at least one of a good, a product, and a service, pursuant to an employee benefit.

Claim 608. (New) The computer-implemented method of Claim 601, further comprising:

processing information regarding a change to an employee benefit.

Claim 609. (New) The computer-implemented method of Claim 601, wherein the employee benefits information further comprises information regarding at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 610. (New) The computer-implemented method of Claim 601, wherein the communication device is at least one of a personal computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, and a personal communication device.

Claim 611. (New) The computer-implemented method of Claim 601, wherein the communication device is a television or an interactive television.

Claim 612. (New) The computer-implemented method of Claim 601, wherein the communication device is a wireless device.

Claim 613. (New) The computer-implemented method of Claim 601, wherein the communication device is a kiosk.

Claim 614. (New) The computer-implemented method of Claim 601, wherein at least one the request for an employee benefit or the claim for an employee benefit is transmitted on or over at least one of the Internet and the World Wide Web, and the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 615. (New) The computer-implemented method of Claim 601, wherein the computer-implemented method is utilized on or over an intranet.

Claim 616. (New) The computer-implemented method of Claim 601, wherein the processing device is at least one of a



network computer, a server computer, and an Internet server computer.

Claim 617. (New) The computer-implemented method of Claim 601, wherein the employee benefits information is automatically updated in real-time.

Claim 618. (New) The computer-implemented method of Claim 601, wherein the employee benefits information is associated with an employment relationship.

Claim 619. (New) The computer-implemented method of Claim 601, wherein the employee benefits information is associated with an independent contractor relationship.

Claim 620. (New) The computer-implemented method of Claim 601, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 621. (New) The computer-implemented method of Claim 601, further comprising:

processing information regarding a registration for a class or course or a request for a tuition reimbursement.

Claim 622. (New) The computer-implemented method of Claim 601, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a healthcare insurance claim, a purchase of a healthcare insurance benefit, a change in a healthcare insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 623. (New) The computer-implemented method of Claim 601, further comprising:

processing information regarding at least one of a placing of an order with a goods provider or a service provider, a registration with a goods provider or a service provider, a subscription to a goods provider or a service provider, and a status of a pending order.

Claim 624. (New) The computer-implemented method of Claim 601, further comprising:

providing information to an employer regarding a transaction between an employee and at least one of a healthcare insurance benefit provider, a disability insurance benefit provider, and a life insurance benefit provider.

Claim 625. (New) The computer-implemented method of Claim 601, wherein the processing device is linked to at least one of an employer computer, a healthcare insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefit provider computer, a retirement benefit provider computer, and an employee discount provider computer.

Claim 626. (New) The computer-implemented method of Claim 601, further comprising:

processing information regarding at least one of accessing a credit union account balance or a bank account balance, authorizing or terminating a payroll deduction, ordering a check or checks, making a payment, stopping a

payment, applying for a loan or a mortgage, purchasing a certificate of deposit or a bond, providing financial advice, providing information regarding a benefit offered by a credit union or a banking service provider, providing information regarding a special rate loan offered to an employee or employees, applying for a mortgage, purchasing at least one of a stock, a bond, and a mutual fund, providing a forecast for a savings account, providing information regarding a company stock purchase made through a company-sponsored plan, and providing information regarding a savings bond purchasing plan.

Claim 627. (New) The computer-implemented method of Claim 601, further comprising:

storing information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by a benefit provider, and information regarding a requirement for a benefit or a need for a benefit associated with an employer or an employee;

processing the information regarding the at least one of a benefit, a benefit package, and a benefit pricing, with the information regarding a requirement for a benefit or a need for a benefit;

identifying a benefit provider for providing at least one of a benefit and benefit information for the requirement for a benefit or for the need for a benefit;

generating a second message containing information regarding the benefit provider, wherein the second message contains information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider; and

transmitting the second message to the communication device.

Claim 628. (New) The computer-implemented method of Claim 601, further comprising:

receiving a request for employee benefit information;

processing the request for employee benefit information;

generating a second message in response to the request for employee benefit information; and

transmitting the second message to the communication device.

Claim 629. (New) The computer-implemented method of Claim 628, wherein the second message contains a link or a hyperlink to a computer associated with the processing device or to a benefit provider computer.

Claim 630. (New) The computer-implemented method of Claim 601, wherein the employee benefits information further comprises healthcare insurance information, and further wherein the message contains information regarding a providing of a healthcare insurance benefit or a providing of a payment pursuant to a healthcare insurance benefit.

Claim 631. (New) The computer-implemented method of Claim 628, wherein the employee benefit information or the second message, contains information regarding at least one of a vacation time benefit, a personal time benefit, and a sick time benefit.

Claim 632. (New) The computer-implemented method of Claim 628, wherein the employee benefit information or the

second message, contains information regarding at least one of an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 633. (New) The computer-implemented method of Claim 601, wherein the employee benefits information further comprises disability insurance information, and further wherein the message contains information regarding a providing of a disability insurance benefit or a providing of a payment pursuant to a disability insurance benefit.

Claim 634. (New) The computer-implemented method of Claim 601, wherein the employee benefits information further comprises life insurance information, and further wherein the message contains information regarding a providing of a life insurance benefit or a providing of a payment pursuant to a life insurance benefit.

Claim 635. (New) The computer-implemented method of Claim 601, wherein the message contains information regarding a providing of a vacation time benefit.

Claim 636. (New) The computer-implemented method of Claim 601, wherein the message contains information regarding a providing of a personal time benefit or a sick time benefit.

Claim 637. (New) The computer-implemented method of Claim 601, wherein the message contains information regarding a providing of a pension benefit or a retirement benefit or a providing of a payment pursuant to a pension benefit or a retirement benefit.

Claim 638. (New) The computer-implemented method of Claim 628, wherein the employee benefit information or the second message contains information regarding at least one of an employee discount, a buying service, and a buying service which participates in an employee benefit program.

Claim 639. (New) The computer-implemented method of Claim 628, wherein the second message contains a link to a computer associated with at least one of a healthcare insurance benefit provider, a disability insurance benefit provider, a life insurance benefit provider, a pension benefit provider, a retirement benefit provider, an employee discount benefit provider, and a buying service benefit provider.



Claim 640. (New) The computer-implemented method of Claim 601, wherein the employee benefits information further comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer.

Claim 641. (New) The computer-implemented method of Claim 601, wherein the employee benefits information further comprises information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 642. (New) The computer-implemented method of Claim 601, further comprising:

processing information for allowing an employee to utilize monies or credits provided by an employer to obtain an employee benefit from a benefit provider.

Claim 643. (New) The computer-implemented method of Claim 601, further comprising:

providing information to a benefit provider regarding an employee who has upgraded a benefit or utilized at least one of a benefit offer, an employee discount benefit, and a buying service benefit.

Claim 644. (New) The computer-implemented method of Claim 601, wherein the employee benefits information further comprises at least one of stock option benefit information, employee stock ownership benefit information, and profit sharing benefit information, and further wherein the message contains information regarding a providing of at least one of a stock option benefit, an employee stock ownership benefit, and a profit sharing benefit.

Claim 645. (New) The computer-implemented method of Claim 601, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to create an individual benefits account, wherein the individual

benefits account exists independently of an employment relationship.

Claim 646. (New) The computer-implemented method of Claim 601, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefit account, an activity regarding a benefit account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefit information, a payment to a deferred income savings account or a pension account, and a payment of a benefit claim.

Claim 647. (New) The computer-implemented method of Claim 601, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, at least one of to obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefit provider, to request benefit information, to request a service, to purchase a good or a service, to perform an action for or on behalf of at least one

of the employee, the benefit beneficiary, an employer, a benefit administrator, and a benefit provider, to report a finding or an action taken, and to purchase a benefit.

Claim 648. (New) The computer-implemented method of Claim 601, further comprising:

transmitting at least one of a benefit request form, a benefit information request form, a claim submission form, and a claim status form, to the communication device.

Claim 649. (New) The computer-implemented method of Claim 601, wherein the employee benefits information further comprises at least one of credit union benefit information, educational assistance benefit information, tuition reimbursement benefit information, employee discount benefit information, and buying service benefit information, and further wherein the message contains information regarding a providing of at least one of a credit union benefit, an educational assistance benefit, a tuition reimbursement benefit, an employee discount benefit, and a buying service benefit.

Claim 650. (New) The computer-implemented method of Claim 628, wherein the second message contains a link to a computer associated with at least one of an attorney, an accountant, a management consultant, a security firm, a recruiter, an employment agency, an insurance provider, a financial institution, a goods provider, and a service provider.

Claim 651. (New) The computer-implemented method of Claim 601, wherein the message is contained or transmitted in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 652. (New) The computer-implemented method of Claim 601, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a

financial claim form, a goods order form or a service order form, and a benefit request form.

Claim 653. (New) The computer-implemented method of Claim 601, wherein the message is transmitted to the communication device in real-time.

Claim 654. (New) The computer-implemented method of Claim 601, further comprising:

effectuating a payment pursuant to an employee benefit in response to the request for an employee benefit or the claim for an employee benefit.

Claim 655. (New) The computer-implemented method of Claim 601, wherein the computer-implemented method is utilized on or over a cable television network.

Claim 656. (New) The computer-implemented method of Claim 601, wherein the request for an employee benefit or the claim for an employee benefit is transmitted from the communication device.

Claim 657. (New) The computer-implemented method of Claim 601, wherein the computer-implemented method is utilized on or over at least one of the Internet and the World Wide Web.

Claim 658. (New) A computer-implemented method, comprising:

receiving a request for an employee benefit or a claim for an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit;

processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, and sick time information;

generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 659. (New) A computer-implemented method, comprising:

receiving a request for an employee benefit or a claim for an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit;

processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability



insurance information, and life insurance information, and at least one of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information;

generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 660. (New) A computer-implemented method, comprising:

receiving a request for an employee benefit or a claim for an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or

an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit;

processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information;

generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 661. (New) A computer-implemented method,  
comprising:

receiving a request for information regarding an  
employee benefit in an employee benefits account, wherein the  
employee benefits account includes at least one of healthcare  
insurance, disability insurance, and life insurance, and at  
least one of a retirement benefit account and a pension benefit  
account;

processing the request for information regarding an  
employee benefit with a processing device using employee  
benefits information stored in a database or memory device,  
wherein the employee benefits information comprises information  
regarding an employee benefit associated with an employee,  
wherein the employee benefit exists from a previous  
relationship and is maintained by the employee in a current  
employment relationship, wherein the employee benefit from the  
previous relationship is paid for or provided at least in part  
by a current employer pursuant to an employment relationship  
and is included in employee benefits provided to the employee  
by the current employer;

generating a message in response to the request for information regarding an employee benefit, wherein the message contains a response to the request for information regarding an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, an employer, and a benefit administrator.

Claim 662. (New) The computer-implemented method of Claim 661, further comprising:

receiving a request for an employee benefit or a claim for an employee benefit;

processing the request for an employee benefit or the claim for an employee benefit;

generating a second message in response to the request for an employee benefit or the claim for an employee benefit; and

transmitting the second message to the communication device.

Claim 663. (New) The computer-implemented method of Claim 662, wherein the second message contains information regarding a providing of an employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit.

Claim 664. (New) The computer-implemented method of Claim 662, further comprising:

providing the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit.

Claim 665. (New) The computer-implemented method of Claim 661, further comprising:

processing information regarding a registration for an employee benefit or a subscription to an employee benefit.

Claim 666. (New) The computer-implemented method of Claim 662, further comprising:

processing a request for a status of the request for an employee benefit or the claim for an employee benefit;

generating a third message in response to the request for a status of the request for an employee benefit or the claim for an employee benefit; and

transmitting the third message to the communication device.

Claim 667. (New) The computer-implemented method of Claim 661, further comprising:

processing information regarding a purchase of an enhanced employee benefit or an upgraded employee benefit.

Claim 668. (New) The computer-implemented method of Claim 661, further comprising:

processing information regarding a purchase of an employee benefit or a purchase of at least one of a good, a product, and a service, pursuant to an employee benefit.

Claim 669. (New) The computer-implemented method of Claim 661, further comprising:

processing information regarding a change to an employee benefit.

Claim 670. (New) The computer-implemented method of Claim 661, wherein the employee benefit associated with an employee is a healthcare insurance benefit.

Claim 671. (New) The computer-implemented method of Claim 661, wherein the employee benefit associated with an employee is a disability insurance benefit.

Claim 672. (New) The computer-implemented method of Claim 661, wherein the employee benefit associated with an employee is a life insurance benefit.

Claim 673. (New) The computer-implemented method of Claim 661, wherein the employee benefit associated with an employee is a pension benefit or a retirement benefit.

Claim 674. (New) The computer-implemented method of Claim 661, wherein the message contains information regarding

at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, and a retirement benefit.

Claim 675. (New) The computer-implemented method of Claim 661, wherein the employee benefits information further comprises at least one of educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information, and further wherein the message contains information regarding at least one of an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 676. (New) The computer-implemented method of Claim 661, wherein the communication device is at least one of a personal computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, and a personal communication device.



Claim 677. (New) The computer-implemented method of Claim 661, wherein the communication device is a television or an interactive television.

Claim 678. (New) The computer-implemented method of Claim 661, wherein the communication device is a wireless device.

Claim 679. (New) The computer-implemented method of Claim 661, wherein the communication device is a kiosk.

Claim 680. (New) The computer-implemented method of Claim 661, wherein at least one of the computer-implemented method is utilized on or over at least one of the Internet and the World Wide Web, the request for information regarding an employee benefit is transmitted on or over at least one of the Internet and the World Wide Web, and the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 681. (New) The computer-implemented method of Claim 661, wherein the computer-implemented method is utilized on or over an intranet.

Claim 682. (New) The computer-implemented method of Claim 661, wherein the processing device is at least one of a network computer, a server computer, and an Internet server computer.

Claim 683. (New) The computer-implemented method of Claim 661, wherein the employee benefits information is automatically updated in real-time.

Claim 684. (New) The computer-implemented method of Claim 661, wherein the employee is an independent contractor.

Claim 685. (New) The computer-implemented method of Claim 661, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 686. (New) The computer-implemented method of Claim 661, further comprising:

processing information regarding a registration for a class or course or a request for a tuition reimbursement.

Claim 687. (New) The computer-implemented method of Claim 661, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a healthcare insurance claim, a purchase of a healthcare insurance benefit, a change in a healthcare insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 688. (New) The computer-implemented method of Claim 661, further comprising:

processing information regarding at least one of a placing of an order with a goods provider or a service provider, a registration with a goods provider or a service provider, a subscription to a goods provider or a service provider, and a status of a pending order.

Claim 689. (New) The computer-implemented method of Claim 661, further comprising:

providing information to an employer regarding a transaction between the employee and at least one of a healthcare insurance benefit provider, a disability insurance benefit provider, and a life insurance benefit provider.

Claim 690. (New) The computer-implemented method of Claim 661, wherein the processing device is linked to at least one of an employer computer, a healthcare insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefit provider computer, a retirement benefit provider computer, and an employee discount provider computer.

Claim 691. (New) The computer-implemented method of Claim 661, further comprising:

storing information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by a benefit provider, and information regarding a requirement for a benefit or a need for a benefit associated with an employer or an employee;

processing the information regarding the at least one of a benefit, a benefit package, and a benefit pricing, with the information regarding a requirement for a benefit or a need for a benefit;

identifying a benefit provider for providing at least one of a benefit and benefit information for the requirement for a benefit or for the need for a benefit;

generating a second message containing information regarding the benefit provider, wherein the second message contains information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider; and

transmitting the second message to the communication device.

Claim 692. (New) The computer-implemented method of Claim 661, wherein the message contains a link or a hyperlink to a computer associated with the processing device or to a benefit provider computer.

Claim 693. (New) The computer-implemented method of

Claim 661, wherein the employee benefits information further comprises information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 694. (New) The computer-implemented method of Claim 661, further comprising:

processing information for pooling employees from different employers to obtain an employee benefit for the employees of the different employers.

Claim 695. (New) The computer-implemented method of Claim 661, further comprising:

providing information to a benefit provider regarding an employee who has upgraded a benefit or utilized at least one of a benefit offer, an employee discount benefit, and a buying service benefit.

Claim 696. (New) The computer-implemented method of Claim 661, further comprising:

processing information for allowing an employee to utilize monies or credits provided by an employer to obtain an employee benefit from a benefit provider, or processing information for allowing an employee to utilize funds provided by an employer to make a payment to a benefit provider.

Claim 697. (New) The computer-implemented method of Claim 661, further comprising:

processing information for allowing an employee to create an individual benefits account, wherein the individual benefits account exists independently of an employment relationship, and further wherein the employee pays for or purchases a benefit in whole or in part with at least one of funds, monies, and credits, provided by an employer.

Claim 698. (New) The computer-implemented method of Claim 661, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, at least one of to obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefit provider, to request a benefit

information, to request a service, to purchase a good or a service, to perform an action for or on behalf of at least one of the employee, a benefit beneficiary, an employer, a benefit administrator, and a benefit provider, to report a finding or an action taken, and to purchase a benefit.

Claim 699. (New) The computer-implemented method of Claim 661, further comprising:

transmitting at least one of a benefit request form, a benefit information request form, a claim submission form, and a claim status form, to the communication device.

Claim 700. (New) The computer-implemented method of Claim 661, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefit account, an activity regarding a benefit account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefit information, a payment to a deferred income savings account or a pension account, and a payment of a benefit claim.



Claim 701. (New) The computer-implemented method of Claim 661, wherein the message is contained or transmitted in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 702. (New) The computer-implemented method of Claim 661, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a financial claim form, a goods order form or a service order form, and a benefit request form.

Claim 703. (New) The computer-implemented method of Claim 661, wherein the message is transmitted to the communication device in real-time.

Claim 704. (New) The computer-implemented method of Claim 661, further comprising:

effectuating a payment pursuant to an employee benefit in response to a request for an employee benefit or a claim for an employee benefit.

Claim 705. (New) The computer-implemented method of Claim 661, wherein the computer-implemented method is utilized on or over a cable television network.

Claim 706. (New) The computer-implemented method of Claim 661, wherein the request for information regarding an employee benefit is transmitted from the communication device.

Claim 707. (New) The computer-implemented method of Claim 661, wherein the employee benefits information comprises information regarding an individual benefits account, wherein the individual benefits account is utilized by the employee to retain a benefit with a benefit provider independently of an employment relationship.

Claim 708. (New) The computer-implemented method of Claim 707, wherein the individual benefits account includes at least one of a healthcare insurance benefit, a disability

insurance benefit, a life insurance benefit, a pension benefit, and a retirement benefit.

Claim 709. (New) A computer-implemented method, comprising:

receiving a request for information regarding an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare insurance, disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account;

processing the request for information regarding an employee benefit with a processing device using employee benefits account information stored in a database or memory device, wherein the employee benefits account information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment

relationship and is included in employee benefits provided to the employee by the current employer;

generating a message in response to the request for information regarding an employee benefit, wherein the message contains a response to the request for information regarding an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, an employer, and a benefit administrator.

Claim 710. (New) A computer-implemented method, comprising:

receiving a request for an employee benefit or a claim for an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare insurance, disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account;

processing the request for an employee benefit or the claim for an employee benefit with a processing device using

employee benefits information stored in a database or memory device, wherein the employee benefits information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer;

generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains a response to the request for an employee benefit or the claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, an employer, and a benefit administrator.

Claim 711. (New) The computer-implemented method of Claim 710, further comprising:

receiving a request for employee benefit information;

processing the request for employee benefit  
information;

generating a second message in response to the request  
for employee benefit information; and

transmitting the second message to the communication  
device.

Claim 712. (New) The computer-implemented method of  
Claim 710, wherein the message contains information regarding a  
providing of the employee benefit requested or claimed in the  
request for an employee benefit or the claim for an employee  
benefit.

Claim 713. (New) The computer-implemented method of  
Claim 710, further comprising:

providing the employee benefit requested or claimed in  
the request for an employee benefit or the claim for an  
employee benefit.

Claim 714. (New) The computer-implemented method of Claim 710, further comprising:

processing information regarding a registration for an employee benefit or a subscription to an employee benefit.

Claim 715. (New) The computer-implemented method of Claim 710, further comprising:

processing a request for a status of the request for an employee benefit or the claim for an employee benefit;

generating a second message in response to the request for a status of the request for an employee benefit or the claim for an employee benefit; and

transmitting the second message to the communication device.

Claim 716. (New) The computer-implemented method of Claim 710, wherein the message contains information regarding a providing of a healthcare insurance benefit or a providing of a payment pursuant to a healthcare insurance benefit.

Claim 717. (New) The computer-implemented method of Claim 710, wherein the message contains information regarding a providing of a disability insurance benefit or a providing of a payment pursuant to a disability insurance benefit.

Claim 718. (New) The computer-implemented method of Claim 710, further comprising:

processing information regarding a purchase of an employee benefit or a change to an employee benefit.

Claim 719. (New) The computer-implemented method of Claim 710, wherein the employee benefit associated with an employee is a healthcare insurance benefit.

Claim 720. (New) The computer-implemented method of Claim 710, wherein the employee benefit associated with an employee is a disability insurance benefit.

Claim 721. (New) The computer-implemented method of Claim 710, wherein the employee benefit associated with an employee is a life insurance benefit.



Claim 722. (New) The computer-implemented method of Claim 710, wherein the employee benefit associated with an employee is a pension benefit or a retirement benefit.

Claim 723. (New) The computer-implemented method of Claim 710, wherein the message contains information regarding at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, and a retirement benefit.

Claim 724. (New) The computer-implemented method of Claim 710, wherein the message contains information regarding at least one of an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 725. (New) The computer-implemented method of Claim 710, wherein the communication device is at least one of a personal computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, and a personal communication device.

Claim 726. (New) The computer-implemented method of Claim 710, wherein the communication device is a television or an interactive television.

Claim 727. (New) The computer-implemented method of Claim 710, wherein the communication device is a wireless device.

Claim 728. (New) The computer-implemented method of Claim 710, wherein the communication device is a kiosk.

Claim 729. (New) The computer-implemented method of Claim 710, wherein at least one of the computer-implemented method is utilized on or over at least one of the Internet and the World Wide Web, the request for an employee benefit or the claim for an employee benefit is transmitted on or over at least one of the Internet and the World Wide Web, and the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 730. (New) The computer-implemented method of Claim 710, wherein the computer-implemented method is utilized on or over an intranet.

Claim 731. (New) The computer-implemented method of Claim 710, wherein the processing device is at least one of a network computer, a server computer, and an Internet server computer.

Claim 732. (New) The computer-implemented method of Claim 710, wherein the employee benefits information is automatically updated in real-time.

Claim 733. (New) The computer-implemented method of Claim 710, wherein the employee is an independent contractor.

Claim 734. (New) The computer-implemented method of Claim 710, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 735. (New) The computer-implemented method of Claim 710, further comprising:

processing information regarding a registration for a class or course or a request for a tuition reimbursement.

Claim 736. (New) The computer-implemented method of Claim 710, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a healthcare insurance claim, a purchase of a healthcare insurance benefit, a change in a healthcare insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 737. (New) The computer-implemented method of Claim 710, further comprising:

processing information regarding at least one of a placing of an order with a goods provider or a service provider, a registration with a goods provider or a service provider, a subscription to a goods provider or a service provider, and a status of a pending order.

Claim 738. (New) The computer-implemented method of Claim 710, further comprising:

providing information to an employer regarding a transaction between an employee and at least one of a healthcare insurance benefit provider, a disability insurance benefit provider, and a life insurance benefit provider.

Claim 739. (New) The computer-implemented method of Claim 710, wherein the processing device is linked to at least one of an employer computer, a healthcare insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefit provider computer, a retirement benefit provider computer, and an employee discount provider computer.

Claim 740. (New) The computer-implemented method of Claim 710, further comprising:

storing information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by a benefit provider, and information regarding a requirement for a benefit or a need for a benefit associated with an employer or an employee;

processing the information regarding the at least one of a benefit, a benefit package, and a benefit pricing, with the information regarding a requirement for a benefit or a need for a benefit;

identifying a benefit provider for providing at least one of a benefit and benefit information for the requirement for a benefit or for the need for a benefit;

generating a second message containing information regarding the benefit provider, wherein the second message contains information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider; and

transmitting the second message to the communication device.

Claim 741. (New) The computer-implemented method of Claim 710, wherein the message contains a link or a hyperlink to a computer associated with the processing device or to a benefit provider computer.

Claim 742. (New) The computer-implemented method of

Claim 710, wherein the employee benefits information further comprises information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

Claim 743. (New) The computer-implemented method of Claim 710, further comprising:

processing information for pooling employees from different employers to obtain employee benefits for the employees of the different employers.

Claim 744. (New) The computer-implemented method of Claim 710, further comprising:

providing information to a benefit provider regarding an employee who has upgraded a benefit or utilized at least one of a benefit offer, an employee discount benefit, and a buying service benefit.

Claim 745. (New) The computer-implemented method of Claim 710, further comprising:

processing information for allowing an employee to utilize monies or credits provided by an employer to obtain an employee benefit from a benefit provider, or processing information for allowing an employee to utilize funds provided by an employer to make a payment to a benefit provider.

Claim 746. (New) The computer-implemented method of Claim 710, further comprising:

processing information for allowing an employee to create an individual benefits account, wherein the individual benefits account exists independently of an employment relationship, and further wherein the employee pays for or purchases a benefit in whole or in part with at least one of funds, monies, and credits, provided by an employer.

Claim 747. (New) The computer-implemented method of Claim 710, wherein the message contains information regarding a providing of a life insurance benefit or a providing of a payment pursuant to a life insurance benefit.

Claim 748. (New) The computer-implemented method of Claim 710, further comprising:



transmitting at least one of a benefit request form, a benefit information request form, a claim submission form, and a claim status form, to the communication device.

Claim 749. (New) The computer-implemented method of Claim 710, wherein the message contains information regarding a providing of a pension benefit or a retirement benefit or a providing of a payment pursuant to a pension benefit or a retirement benefit.

Claim 750. (New) The computer-implemented method of Claim 710, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 751. (New) The computer-implemented method of Claim 710, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a

financial claim form, a goods order form or a service order form, and a benefit request form.

Claim 752. (New) The computer-implemented method of Claim 710, wherein the message is transmitted to the communication device in real-time.

Claim 753. (New) The computer-implemented method of Claim 710, further comprising:

effectuating a payment pursuant to an employee benefit in response to the request for an employee benefit or the claim for an employee benefit.

Claim 754. (New) The computer-implemented method of Claim 710, wherein the computer-implemented method is utilized on or over a cable television network.

Claim 755. (New) The computer-implemented method of Claim 710, wherein the request for an employee benefit or the claim for an employee benefit is transmitted from the communication device.

Claim 756. (New) The computer-implemented method of Claim 710, wherein the employee benefits information comprises information regarding an individual benefits account, wherein the individual benefits account is utilized by the employee to retain a benefit with a benefit provider independently of an employment relationship.

Claim 757. (New) The computer-implemented method of Claim 710, wherein the employee benefits information further comprises at least one of vacation time benefit information, personal time benefit information, sick time benefit information, credit union benefit information, educational assistance benefit information, tuition reimbursement benefit information, employee discount benefit information, and buying service benefit information, wherein the message contains information regarding a providing of at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an educational assistance benefit, a tuition reimbursement benefit, an employee discount benefit, and a buying service benefit.

Claim 758. (New) The computer-implemented method of Claim 710, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefit account, an activity regarding a benefit account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefit information, a payment to a deferred income savings account or a pension account, and a payment of a benefit claim.

Claim 759. (New) A computer-implemented method, comprising:

receiving a request for an employee benefit or a claim for an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare insurance, disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account;

processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits account information stored in a database or memory device, wherein the employee benefits account information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit

exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer;

generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains a response to the request for an employee benefit or the claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, an employer, and a benefit administrator.

Claim 760. (New) The computer-implemented method of Claim 759, wherein the employee benefits account information comprises information regarding an individual benefits account, wherein the individual benefits account is utilized by the employee to retain a benefit with a benefit provider independently of an employment relationship.

Claim 761. (New) The computer-implemented method of Claim 759, wherein the message contains information regarding a providing of at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, a retirement benefit, vacation time benefit, a personal time benefit, and a sick time benefit, an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, or a providing of a payment pursuant to at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, a retirement benefit, an educational assistance benefit, a tuition reimbursement benefit, and a credit union benefit.

Claim 762. (New) A computer-implemented method, comprising:

storing employee benefits information in a database or memory device;

detecting at least one of a change to a benefit offered by an employer or a benefit provider, an offering of a benefit, and a posting of an offer to sell a benefit or a

benefit package, wherein the at least one of a change to a benefit offered by an employer or a benefit provider, an offering of a benefit, and a posting of an offer to sell a benefit or a benefit package, is automatically detected by a processing device;

generating a message containing information regarding the at least one of a change to a benefit offered by an employer or a benefit provider, an offering of a benefit, and a posting of an offer to sell a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the detection of the at least one of a change to a benefit offered by an employer or a benefit provider, an offering of a benefit, and a posting of an offer to sell a benefit or a benefit package; and

transmitting the message to a communication device associated with an employee or a benefit beneficiary.

Claim 763. (New) The computer-implemented method of Claim 762, wherein the message is transmitted to the communication device in real-time.

Claim 764. (New) The computer-implemented method of Claim 762, wherein the communication device is at least one of a personal computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, and a personal communication device.

Claim 765. (New) The computer-implemented method of Claim 762, wherein the communication device is a television or an interactive television.

Claim 766. (New) The computer-implemented method of Claim 762, wherein the communication device is a wireless communication device.

Claim 767. (New) The computer-implemented method of Claim 762, wherein the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 768. (New) The computer-implemented method of Claim 762, wherein the message is transmitted to the communication device on or over an intranet.



Claim 769. (New) The computer-implemented method of Claim 762, wherein the employee benefits information is automatically updated in real-time.

Claim 770. (New) The computer-implemented method of Claim 762, further comprising:

processing information regarding at least one of a purchase of a healthcare insurance benefit, a change in a healthcare insurance coverage, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 771. (New) The computer-implemented method of Claim 762, further comprising:

processing information regarding at least one of an allocation of pension funds among investment vehicles or options, a changing of an employee pension plan contribution, a filing of a pension benefit claim, a determination of a status of a pending pension benefit claim, an allocation of retirement funds among investment vehicles or options, and a changing of a contribution to a retirement account.

Claim 772. (New) The computer-implemented method of Claim 762, wherein the message is contained or transmitted in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 773. (New) The computer-implemented method of Claim 762, wherein the message contains a link or a hyperlink to a computer associated with the processing device or to a benefit provider computer.

Claim 774. (New) The computer-implemented method of Claim 762, further comprising:

processing employee benefit information, wherein the employee benefit information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the

current employer, and further wherein the employee benefit information comprises information regarding an individual benefits account, wherein the individual benefits account is utilized by the individual to retain a benefit with a benefit provider independently of an employment relationship.

Claim 775. (New) The computer-implemented method of Claim 762, further comprising:

storing information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider, and information regarding a requirement for a benefit or a need for a benefit associated with the employer or the employee;

processing the information regarding the at least one of a benefit, a benefit package, and a benefit pricing, with the information regarding a requirement for a benefit or a need for a benefit;

identifying a benefit provider for providing at least one of a benefit and benefit information for the requirement for a benefit or for the need for a benefit;

generating a second message containing information regarding the benefit provider, wherein the second message contains information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider; and

transmitting the second message to the communication device.

Claim 776. (New) A computer-implemented method, comprising:

storing employee benefit information in a database or memory device;

detecting a posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is automatically detected by a processing device;

generating a message containing information regarding the posting of at least one of a need, a request, and a

requirement, to buy or to obtain a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the detection of the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package; and

transmitting the message to a communication device associated with a benefit provider.

Claim 777. (New) The computer-implemented method of Claim 776, wherein the message is transmitted to the communication device in real-time.

Claim 778. (New) The computer-implemented method of Claim 776, wherein the message is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 779. (New) The computer-implemented method of Claim 776, wherein the message is transmitted to the communication device on or over an intranet.

Claim 780. (New) The computer-implemented method of Claim 776, wherein the employee benefit information is automatically updated in real-time.

Claim 781. (New) The computer-implemented method of Claim 776, further comprising:

processing information regarding at least one of a purchase of a healthcare insurance benefit, a change in a healthcare insurance coverage, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a purchase of a life insurance benefit, and a change in a life insurance coverage.